

07-13-00

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**UTILITY PATENT APPLICATION TRANSMITTAL
(Small Entity)**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.
TIC-10402/08Total Pages in this Submission
35**TO THE ASSISTANT COMMISSIONER FOR PATENTS****Box Patent Application
Washington, D.C. 20231**

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for invention entitled:

PAYMENT ADMINISTRATION SYSTEM

and invented by:

STEVANOVSKI, David and CANTRELL, EdIf a **CONTINUATION APPLICATION**, check appropriate box and supply the requisite information:☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No.: _____

Which is a:

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Enclosed are:

Application Elements

1. ☒ Filing fee as calculated and transmitted as described below
2. ☒ Specification having 20 pages and including the following:
 - a. ☒ Descriptive Title of the Invention
 - b. ☒ Cross References to Related Applications (if applicable)
 - c. ☐ Statement Regarding Federally-sponsored Research/Development (if applicable)
 - d. ☐ Reference to Microfiche Appendix (if applicable)
 - e. ☒ Background of the Invention
 - f. ☒ Brief Summary of the Invention
 - g. ☒ Brief Description of the Drawings (if drawings filed)
 - h. ☒ Detailed Description
 - i. ☒ Claim(s) as Classified Below
 - j. ☒ Abstract of the Disclosure

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35

Application Elements (Continued)

3. ☒ Drawing(s) *(when necessary as prescribed by 35 USC 113)*
a. ☒ Formal b. ☐ Informal Number of Sheets 6
4. ☒ Oath or Declaration
a. ☐ Newly executed *(original or copy)* ☒ Unexecuted
b. ☐ Copy from a prior application (37 CFR 1.63(d)) *(for continuation/divisional application only)*
c. ☒ With Power of Attorney ☐ Without Power of Attorney
d. ☐ DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application,
see 37 C.F.R. 1.63(d)(2) and 1.33(b).
5. ☐ Incorporation By Reference *(usable if Box 4b is checked)*
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied
under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby
incorporated by reference therein.
6. ☐ Computer Program in Microfiche
7. ☐ Genetic Sequence Submission *(if applicable, all must be included)*
a. ☐ Paper Copy
b. ☐ Computer Readable Copy
c. ☐ Statement Verifying Identical Paper and Computer Readable Copy

Accompanying Application Parts

8. ☐ Assignment Papers *(cover sheet & documents)*
9. ☐ 37 CFR 3.73(b) Statement *(when there is an assignee)*
10. ☐ English Translation Document *(if applicable)*
11. ☐ Information Disclosure Statement/PTO-1449 ☐ Copies of IDS Citations
12. ☐ Preliminary Amendment
13. ☒ Acknowledgment postcard
14. ☒ Certificate of Mailing
☐ First Class ☒ Express Mail *(Specify Label No.):* EL702837246US

**UTILITY PATENT APPLICATION TRANSMITTAL
(Small Entity)**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.
TIC-10402/08

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35

Accompanying Application Parts (Continued)

15. ☐ Certified Copy of Priority Document(s) (if foreign priority is claimed)
16. ☒ Small Entity Statement(s) - Specify Number of Statements Submitted: 1
17. ☐ Additional Enclosures (please identify below):

Fee Calculation and Transmittal

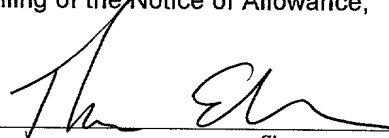
CLAIMS AS FILED

For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	18	- 20 =	0	x \$9.00	\$0.00
Indep. Claims	5	- 3 =	2	x \$39.00	\$78.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00
BASIC FEE					\$345.00
OTHER FEE (specify purpose)					\$0.00
TOTAL FILING FEE					\$423.00

- ☒ A check in the amount of \$423.00 to cover the filing fee is enclosed.
- ☒ The Commissioner is hereby authorized to charge and credit Deposit Account No. 07-1180 as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of as filing fee.
- ☒ Credit any overpayment.
- ☒ Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
- ☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Dated:

7/12/00


Signature

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Docket No.
TIC-10402/08

Serial No.	Filing Date	Patent No.	Issue Date
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Applicant/ **STEVANOVSKI, David and CANTRELL, Ed**
Patentee:

Invention: **PAYMENT ADMINISTRATION SYSTEM**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled above and described in:

- ☒ the specification to be filed herewith.
☐ the application identified above.
☐ the patent identified above.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- ☒ No such person, concern or organization exists.
- ☐ Each such person, concern or organization is listed below.

*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities (37 CFR 1.27)

FULL NAME
ADDRESS

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

FULL NAME
ADDRESS

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

FULL NAME
ADDRESS

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

FULL NAME
ADDRESS

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INVENTOR David Stevanovski

SIGNATURE OF INVENTOR _____ DATE: _____

NAME OF INVENTOR Ed Cantrell

SIGNATURE OF INVENTOR _____ DATE: _____

NAME OF INVENTOR _____

SIGNATURE OF INVENTOR _____ DATE: _____

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SIGNATURE OF INVENTOR _____ DATE: _____

002720-0074960

PAYMENT ADMINISTRATION SYSTEM

Background of the Invention

This application claims the benefit of U.S. Provisional Application No. 60/143,491, filed July 12, 1999.

5 **I. Field of the Invention**

The invention relates to an administration system and method for directing payment for financial obligations, and more particularly, to a system and method for electronic payment for purchases using electronic communication.

10 **II. Description of the Prior Art**

It is known to make purchases from merchants electronically over the Internet using conventional credit cards. The consumer provides a credit card number to the merchant electronically. The merchant then seeks approval from the credit card company for payment for the purchase. If the consumer is within the credit limits of his account, the credit card company will give the merchant approval for payment and the merchant then completes the transaction with the consumer. The credit card company then pays the merchant and periodically issues a written statement seeking payment from the consumer.

15

20

However, there are security and privacy problems with such a system. Anyone having the consumer's credit card number can make a purchase so long as it is within the credit limit of the card. Additionally,

conventional charge cards are obtained by using paper forms which often must be delivered by the postal service before a plastic charge card is delivered to the customer. The consumer does not receive notification of the credit transaction or payments to the account until the

5 monthly statement is issued. Because of the multitude of steps and paper documentation required to complete a transaction using either a paper check or conventional charge card, financial institutions, customers and merchants all incur high costs for the convenience of using a check or credit card. Transaction summaries are provided only

10 once a month, thereby creating a substantial time gap if a transaction has been improperly made or improperly entered into the system.

Thus, it would be desirable to have a payment system which is easily usable, secure and provides great flexibility in payment and additional security for the consumer. Additionally, it would be desirable

15 to provide real-time notification of changes in the customer's credit account.

Summary of the Invention

These and other advantages are obtained through a payment administration system providing electronic real-time notification of

20 transactions and customer selected parameters for type of transactions and for payment options. The administrative system includes a central administrator which communicates electronically in real time with a customer, creditor or merchant, consumer's financial institution, and

administrator's bank to administrate payments for transactions. The payment system permits the customer to set purchase parameters for making the transaction, choose from several payment options, and to select the timing of real-time notification of activity on the customer's

5 account.

The administrator includes at least one database and several computer programs for administrating the database, making and collecting payments, and directing the communications. The database contains individual files for each customer in which data is entered

10 directly by the customer. The customer enters relevant credit and personal information and selects a payment system such as credit or debit. Additionally, the customer sets purchase parameters. These parameters limit the type of purchases, the category of merchants or creditors with which the account may be used, the time of day, who can

15 use the account, the amounts of the purchases, and payment options. The payment option includes debit or credit and includes the ability to have secondary payment accounts. After a customer file is opened in the administrative database, a credit program verifies banking and financial information and credit information to establish either a credit

20 limit and/or to establish the necessary link with the debit bank or financial institution. If the customer information is acceptable, an account is opened in the database and credit parameters are set. The consumer is notified that the account is active electronically. The

customer may then make a purchase or establish a payment mechanism for credit accounts, utilities and the like. The administrator directs payments to the creditors at predetermined times and collects from the customer's account.

- 5 The customer may then make a purchase through the system by contacting a participating merchant and providing an account number. The merchant seeks approval for the transaction from the administrator through a merchant interface. The administrator provides either approval for the purchase or denies the purchase. When the purchase
- 10 is approved, the merchant completes the transaction. The sale is posted to the customer's account by the administrator. A payment program directs payment to the merchant.

- The administrative system forwards a real-time transaction receipt to the customer when any transactions occur. The customer
- 15 may receive daily account statements if desired or view the status of the account at any time. At a pre-selected time each month the administrator closes the customer's account and forwards a monthly statement to the customer electronically, such as by e-mail. If the customer has a credit account, the administrative system electronically
- 20 withdraws an amount from the customer's financial institution in accordance with the automatic payment option selected by the customer or an amount directed by the customer. If the customer has a debit account, the administrative system obtains payment from the

customer's financial institution. If the customer elects, a backup or secondary account, such as a savings or money market account may be provided. In the event that the primary account is unable to cover the payment, payment is automatically withdrawn from the secondary account.

Brief Description of the Drawings

Fig. 1 is a schematic chart of the payment system in accordance with the invention;

Fig. 2 is a schematic chart of the electronic administrator;

Fig. 3 is a schematic chart showing a purchase made using the administrative system;

Fig. 4 is a flow chart showing the method of administering payments in accordance with the invention;

Fig. 5 is a flow chart showing a first alternative preferred method of administering payments in accordance with the invention;

Fig. 6 is a flow chart showing a second alternative preferred method of administering payments in accordance with the invention.

Detailed Description of the Preferred Embodiments

As best shown in Fig. 1, a payment administration system 10 for administering payments for financial obligations includes an administrator 12, a customer terminal 14, a creditor terminal 16, an administrator's bank terminal 18, a customer financial institution terminal 20, and may include a credit bureau terminal 22, all of which

communicate electronically. In the preferred embodiment, all of the terminals electronically communicate by the World Wide Web 24. In some applications, the administrator 12 may be integrated into a financial banking system or other institution. Thus, one or more of the computers or terminals may be merged together.

As shown in Fig. 2, the administrator 12 includes a computer 26 having a central database 28 and a number of administrative programs 30 stored in the memory. The database 28 has a customer file 32 for each customer. The customer file 32 has fields containing customer identifying statistics such as the customer's name, address, telephone number, social security number, date of birth, bank or financial account number and other personal information necessary for identification. The customer file 32 also includes a user field, user name and a password for security. The customer file 32 includes fields containing customer selected purchase parameters 33. The purchase parameters 33 permit the customer to select a dollar limit threshold for any single purchase, a dollar limit threshold for all purchases within a single day, a time actuation limit such that the account is active and available for use only during certain time periods, for instance 8:00 a.m. to 5:00 p.m. Monday through Friday. The customer may also limit the use of the account to specific merchants or merchant categories. Merchant categories are defined by standard industry code (SIC). The customer also determines whether the account is a charge or debit account. Finally,

and as set forth more fully below, the customer may also select notification options and payment options.

As shown in Fig. 2, the administrative programs 30 include a customer interface 34. In the preferred embodiment, the customer interface 34 is accessed and displayed on the customer terminal 14 electronic device by a link through the World Wide Web 24. The customer interface 34 prompts the customer to enter information required for the customer file 32 into the database 28. The customer interface 34 also prompts the customer to enter payment options 38.

10 The customer enters primary banking or financial account 37 or payment information such as banking or financial account information for a debit card or for automatic withdrawal of payments for a charge account. The customer may elect to have the whole amount of a charge account paid, pay the minimum amount, or to pay a pre-

15 established amount each month. The customer may elect to have the payment amount deducted from the primary financial account 37. The customer may also select a secondary financial account 39 source which is utilized when the primary financial account 37 is unable to make the payment. Thus, if the customer's primary financial account 37

20 balance is too low to cover the payment, the secondary financial account 39, such as a savings or money market account, will be utilized for payment.

As shown in Figs. 2 and 3, the administrative programs 30 include an account opening program 36 which in the preferred embodiment electronically contacts a credit reporting bureau 22 by the World Wide Web 24 to determine whether the customer is eligible for a credit account. In some cases, phone contact with the credit bureau may be needed to obtain the information entered into the customer file 32. The administrator then verifies the banking or financial institution account information provided by the customer by communicating with the customer's financial institution. If possible, this communication is also done electronically. In some cases it may need to be done by phone. If the customer has elected to have a debit account or one of the automatic withdrawal payment plans, the account opening program 36 opens a debit account with the customer's bank or financial institution.

Once all the bank information is verified and/or approved, the account opening program 36 opens a customer account 41 in the database 28 for the customer. An account number, PIN, and expiration date are assigned. This information is then forwarded to the customer by mail. The customer is able to immediately use the account to make purchases with merchants enrolled in the payment administration system 10. If the customer wishes to have the payment administration system 10 handle periodic payments to creditors, or utilities, the customer provides account information and the account opening

program establishes debit times and amounts for each payment. A payment program 39 then directs a disbursement to the creditor or utility at the selected time.

The administrative programs 30 include a merchant approval
5 program 50 which accesses information from merchant files 40
contained in the database 28. A file 40 is opened for each merchant
enrolled in the program. The merchant file 50 is assigned an account
number and a merchant category is assigned. A payment account 43 is
also opened and merchant banking information is entered into the file
10 40. This information may be entered electronically over the World Wide
Web by a merchant terminal through a merchant interface 42. Once the
account is opened, the merchant is permitted access to the approval
program 50. The merchant approval program 50 provides the merchant
with authorization for a purchase. The merchant enters the customer's
15 account number into the merchant interface and the approval program
50 queries the database customer files 28 to verify the customer's
identity and that the purchase is within the parameters established.
This includes the customer's credit limit and any predefined customer
selected purchase parameters 33 such as time of day, merchant type,
20 or type of purchase of goods. If the purchase is within the parameters
established, approval is given and the transaction amount is posted to
the merchant account and the customer's account.

As shown in Fig. 2, the administrative system includes a notification program 44 which provides a real-time notification to the customer electronically, such as by e-mail or wireless communications equipment; notification is made of any account activity, such as a payment or purchase. The customer may select from several notification options through the customer interface 34. The customer may select the frequency of notification. For instance, the customer may select to receive daily or weekly statements by e-mail. These statements will provide a summary of all transactions occurring on the account that day, including purchases, payments, credits, and the like. A customer account interface 46 is provided to permit the customer in real-time to view the status of the account and recent transactions posted to the account. The customer account interface is accessed by the customer terminal from the home page of the administrator. Real-time notification is also sent electronically of any change in account status, such as posting of payments received, clearing of checks, notification that a payment has been refused by a bank or financial institution, or a check has bounced. Additionally, any notification made by the customer, such as address changes and new card issues, will be reflected on the account. Real-time confirmation notices will be delivered to the customer as a result of any such action and the customer can confirm the change through the customer account interface 34.

When the customer is within a predefined percentage, such as 10% of the credit limit, the notification program 44 will be activated to deliver a real-time electronic notice to the customer advising of this fact. Likewise, the program will provide real-time notification of eligibility for increases or decreases in the credit line and/or interest rates. The customer can elect to dispense with some of the notifications, such as daily account summary, or real-time notification. Notification will then be made at periodic intervals selected by the customer.

A collection program 48 is used to transfer funds from the customer's financial institution 20 to the administrator's financial institution 18. If the customer has elected a debit account the customer's financial institution is contacted electronically after posting to debit the customer's financial institution account in the amount of the transaction. If the customer has a charge account, the notification, the collection program is activated at the appropriate time to debit the customer's financial institution account in accordance with the payment options that the customer previously made. If the customer does not have sufficient funds for the transaction in the primary or secondary withdrawal accounts, or if the customer does not make payment, a query by the notification program 44 determines whether payment has been made. If no payment is made, the notification program electronically notifies the customer that payment has not been made and/or the due date has passed.

The administration system 10 thus provides a system which is responsive to customer set parameters, both for purchases and payments, provides for real-time notification and flexibility. In one embodiment, the system can be used as a paperless payment administration system which is readily suitable for use in World Wide Web transactions. such a system permits customers to set the purchase parameters, establish security measures to prevent undesired or authorized purchases by household or family members, and provides real-time paperless notification of the status of each transaction.

Another feature of the program permits a client to establish an account that may be used with minors within predefined limits established by the parent.

As shown in Fig. 4, a preferred method 50 of administering payments utilizing the elements set forth above, the method includes the steps of creating 52 a customer account 41 in the central database 18, enabling 54 a customer to select payment options 38 through a customer interface 34 electronically communicating with the central database, directing 56 a financial institution to make payment for customer obligation to the creditor in accordance with customer selected payment options 38. The payment options 38 are selected through the customer interface between the administrator and customer, enabling the customer to enter predetermined payment options 38 into the customer database through the customer interface

34, and collecting 58 payment electronically from a primary or secondary account in accordance with the payment options 38. The payment options 38 include permitting the customer to select a primary and secondary financial account for making payment. In the event that
5 the primary account is unable to make payment, a message signal, such as a refusal of the payment request by the financial institution administering the primary account, and a program then instructs the secondary account to make payment.

A first preferred alternative method 60 of administering payments
10 provides real-time notification for an account status is shown in Fig. 5. The method 60 includes creating 52 a customer account file 32 in a central database 28 which is remote from the customer's home or place of business, a plurality of client files and an account for each customer. The method 60 further includes providing 62 an electronic
15 communication link or customer interface 34 between the administrator 12 and a customer electronic device and electronically notifying 66 the customer of any change in the account status.

As shown in Fig. 6, a second alternative method 70 of administering payments is particularly useful for making on-line
20 purchases from a merchant 74 or service provider as shown in Fig. 3. The method includes providing the customer selected purchase parameters 33. As set forth above, the method 50 includes creating 52 customer files 32 in the central database 28, providing 62 the customer

interface between the administrator 12 and the customer terminal 14,
entering 66 a customer selected purchase parameters 33 from the
customer terminal, and entering the purchase parameters 33 into the
customer file 32, comparing 68 the transaction with the purchase
5 options 33 and approving 72 the transaction if the transaction falls
within the preselected customer purchase options 33 and the
administrative credit limits. The administrator then makes payment to
the merchant 74 as made to the creditor as discussed above in the
preferred method 50 of administering payments.

10 Variations in the system and methodologies may occur to those
skilled in the art upon reviewing the subject matter of this disclosure.
Such variations, if within the spirit of the real invention, are intended to
encompassed by the scope of the claims appended hereto. The
description of the preferred embodiment herein is meant for illustrative
15 purposes only, and not to be interpreted as limiting the scope of the
invention.

I claim:

20

Claims

- 1 1. A method of administering payment for obligations of a
2 customer, the method comprising the steps of:
3 creating a customer account in a central database which is
4 supervised by an administrator;
5 directing a financial institution to make payment for a customer's
6 obligation, providing an electronic link between the administrator and
7 the customer; and
8 notifying the customer electronically of change in the account
9 status.
- 1 2. The method of claim 1, wherein the notification is made in
2 real-time.
- 1 3. The method of claim 1, wherein the method further
2 comprises creating a customer interface accessible by a customer
3 terminal for accessing the customer account.
- 1 4. The method of claim 3, further comprising the step of:
2 determining the frequency of notification of change of status of a
3 customer account with the customer terminal through the customer
4 interface.

1 5 An administration system for directing payments for
2 financial obligations of a customer, the system comprising:
3 a central database having a plurality of customer files, said
4 customer files containing customer identification data and a plurality of
5 payment parameters;
6 a customer interface for inputting information from a customer
7 terminal into one of said customer files of said central database, said
8 customer interface having customer selection of said purchase
9 parameters;
10 means for providing authorization for the transaction to the
11 merchant, said means for providing authorization programmed to make
12 authorization in accordance with said customer selected purchase
13 parameters and predetermined credit parameters set for the customer;
14 means for making payment to said merchant for said transaction;
15 and means for collecting payment from a customer financial account
16 for the transaction.

1 6. The system of claim 5 further comprising a means for
2 delivering an electronic notice directly to a customer in response to a
3 change in account status.

1 7. A method of administrating payments for transactions
2 made by a customer from a merchant over the Internet, the method
3 comprising:

4 creating a central database having a customer account;
5 entering customer selected purchase parameters in the central
6 database;
7 approving the transaction when the transaction falls within the
8 purchase parameters.

1 8. The method of administering payments of Claim 7, further
2 comprising the step of collecting payment from a primary customer
3 account for the transaction.

1 9. The method of claim 7, further comprising the step of
2 notifying the customer electronically in real-time when a transaction is
3 made.

1 10. The method of claim 7 further comprising, entering
2 payment parameters into the customer account and directing payment
3 for the transaction in accordance with the payment parameters.

1 11. The method of claim 8, further comprising the step of
2 collecting payment for the transaction from a secondary customer
3 account when the primary account is unavailable to make payment.

1 12. An administration system for directing payment for
2 financial obligations of a customer, the system comprising:
3 a central database having a plurality of customer account files;
4 a means for enabling a customer to select purchase parameters
5 and storing the purchase parameters in the database;
6 means for authorizing a transaction when the transaction falls
7 within the purchase parameters.

1 13. The method of administering payments of Claim 12,
2 further comprising the step of collecting payment from a primary
3 customer account for the transaction.

1 14. The method of claim 12, further comprising the step of
2 notifying the customer electronically in real-time when a transaction is
3 made.

1 15. The method of claim 12 further comprising, entering
2 payment parameters into the customer account and directing payment
3 for the transaction in accordance with the payment parameters.

1 16. The method of claim 13, further comprising the step of
2 collecting payment for the transaction from a secondary customer
3 account when the primary account is unavailable to make payment.

1 17. The method of claim 16, further comprising the step of
2 notifying the customer electronically when there is a change in the
3 customer account.

1 18. A method for administering payments for financial
2 obligations;

3 creating a central database having a customer account;

4 entering a primary financial account and a secondary financial
5 account in the database;

6 directing payment for a customer obligation from the primary
7 account;

8 directing payment for the customer obligation from the secondary
9 account when payment cannot be made from the primary account.

Abstract of the Invention

A payment administration system includes a system administrator, customer and merchant interfaces, and a database. The payment administrative system also includes bank interfaces, credit
5 agency interfaces to facilitate automatic, paperless transactions rapidly. The customer is permitted to set a number of purchase and payment parameters, such as hours of use, goods or services category, and daily limits. The payment administration system generates real-time notification of any action occurring on the customer's account and
10 permits continuous monitoring of the status of each transaction in real time.

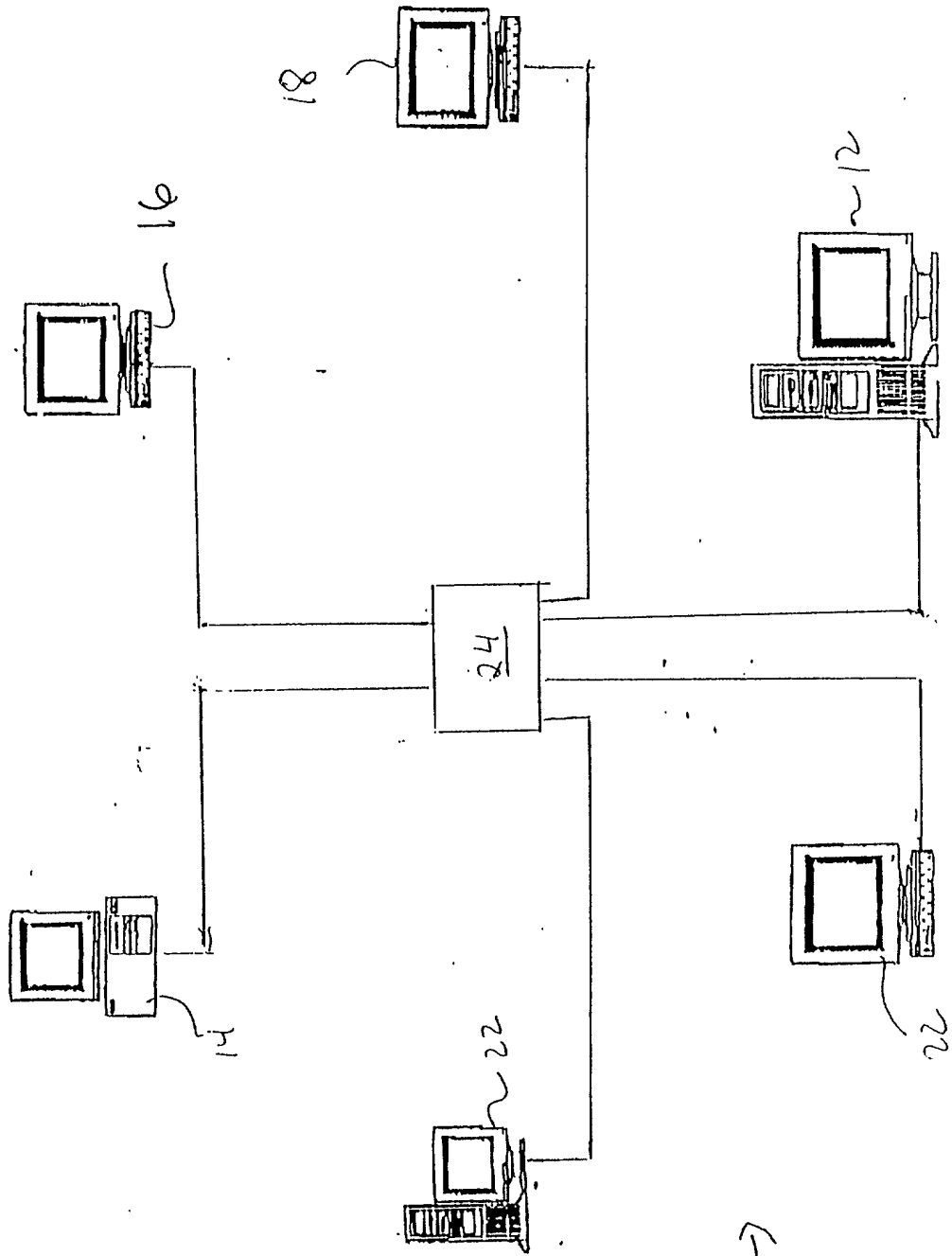


Fig. 2

10 →

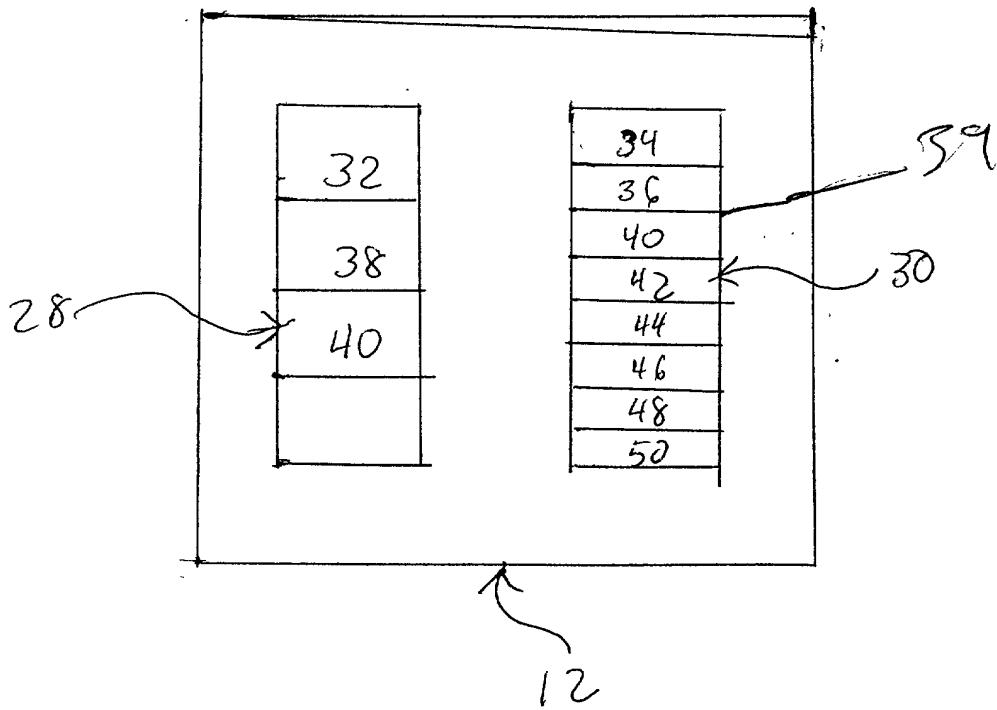
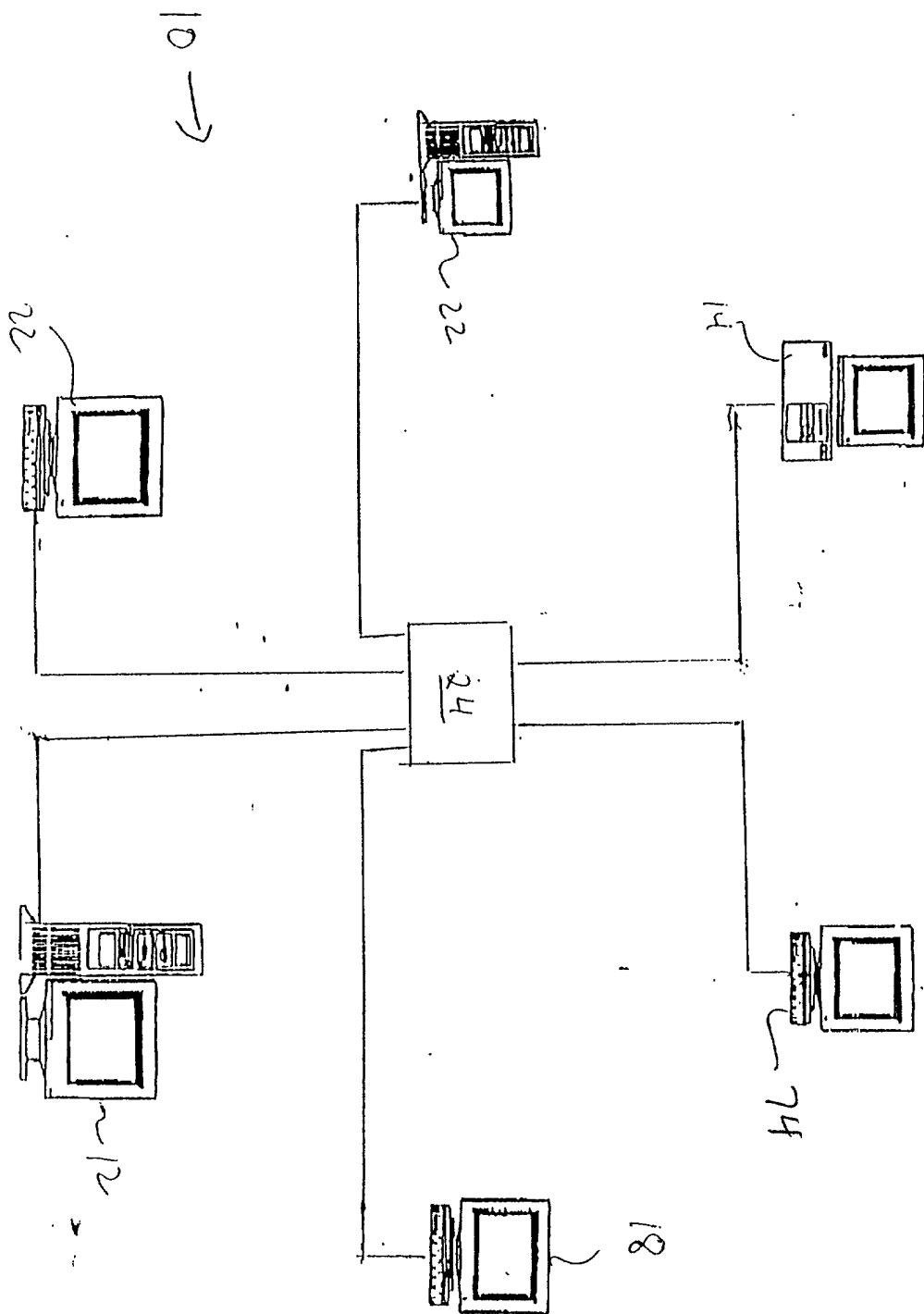


Fig 2.

Fig 3



52

CREATING CUSTOMER ACCOUNT FILE

54

ENABLING THE CUSTOMER TO SELECT
PAYMENT OPTIONS

56

DIRECTING A FINANCIAL INSTITUTION TO
MAKE PAYMENT

58

COLLECTING PAYMENT FROM A PRIMARY OR
SECONDARY ACCOUNT

FIG. 4

52
CREATING A CUSTOMER
ACCOUNT FILE

|

62
PROVIDING AN ELECTRONIC LINK
BETWEEN THE ADMINISTRATOR
AND CUSTOMER

|

64
NOTIFYING THE CUSTOMER
ELECTRONICALLY OF ANY
CHANGE IN ACCOUNT STATUS

60

FIG. 5

52

CREATING CUSTOMER FILES

52

CREATING CUSTOMER FILES

62

PROVIDING AN ELECTRONIC
LINK BETWEEN A CUSTOMER AND
THE ADMINISTRATOR

62

PROVIDING AN ELECTRONIC
LINK BETWEEN A CUSTOMER AND
THE ADMINISTRATOR

66

ENTERING CUSTOMER SELECTED
PURCHASE PARAMETERS INTO
A CUSTOMER FILE

66

ENTERING CUSTOMER SELECTED
PURCHASE PARAMETERS INTO
A CUSTOMER FILE

68

COMPORTING THE TRANSACTION WITH THE PURCHASE PARAMETERS

68

COMPORTING THE TRANSACTION WITH THE PURCHASE PARAMETERS

72

APPROVING THE TRANSACTION

72

APPROVING THE TRANSACTION

FIG. 6

Docket No.
TIC-10402/08

Declaration and Power of Attorney For Patent Application

English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

PAYMENT ADMINISTRATION SYSTEM

the specification of which

(check one)

☒ is attached hereto.

☐ was filed on _____ as United States Application No. or PCT International Application Number _____ and was amended on _____

(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

(Number)

(Country)

(Day/Month/Year Filed)

☐

(Number)

(Country)

(Day/Month/Year Filed)

☐

(Number)

(Country)

(Day/Month/Year Filed)

☐

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional

60/143,491

July 12, 1999

(Application Serial No.)

(Filing Date)

(Application Serial No.)

(Filing Date)

(Application Serial No.)

(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

(Application Serial No.)

(Filing Date)

(Status)
(patented, pending, abandoned)

(Application Serial No.)

(Filing Date)

(Status)
(patented, pending, abandoned)

(Application Serial No.)

(Filing Date)

(Status)
(patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. *(list name and registration number)*

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